

What is claimed is:

- 1 1. A reward method comprising the steps of:
- 2 (a) retrieving, in response to indicium of an account number, a customer
- 3 record associated with said account number, said customer record including
- 4 account information identifying an account holder and sub-account information
- 5 identifying one or more sub-account holders;
- 6 (b) determining if any of said one or more sub-account holders are present;
- 7 (c) transacting with at least one of a present account holder and a present
- 8 sub-account holder;
- 9 (d) determining, in response to at least one of said step of transacting and
- 10 said step of determining, a reward level;
- 11 (e) allocating, to at least one of said account holder and said one or more
- 12 sub-account holders determined to be present, said determined reward level; and
- 13 (f) updating, in response to said reward allocation, said retrieved customer
- 14 record.
- 1 2. The method of claim 1, wherein said step of updating comprises the steps
- 2 of:
- 3 increasing, by a respective allocated amount, a respective accumulated
- 4 reward level of said account holder and said one or more sub-account holders
- 5 determined to be present.